Nerdwallet does a great job of getting more value out of every visitor that hits their site.

If you’re looking to get more out of what you already have, then this is for you.

Here are 6 ways that NerdWallet maximizes the revenue they get from each visitor:

1. Optimize For Conversions With Strategic CTAs

Nerdwallet’s site is fully designed to segment traffic and lead them to an offer.

The affiliate offers they monetize on their site include credit cards, mortgage lenders, banks and other companies in the financial services niche. NerdWallet answers financial questions, and promotes financial products.

Nerdwallet’s clean UI makes it very easy to get to and take advantage of their offers:

On the homepage:
Make all the right money moves.
NerdWallet's helpful tools, expert info and tailored insights make it easy.

Quickly compare tons of options to find your best

Find your best credit cards
Quickly see which cards offer the lowest rate, most cash back or sweetest perks.

You got this
Everything you need — totally free

Expert info

The navigation menu dropdown:
In the sidebar:
How Much Should You Save for Retirement?

Experts recommend saving 10% to 15% of your income each year, but you can calculate a more personalized goal in four simple steps.

HIGHLIGHTS
- Your current expenses can help you estimate future spending
- The earlier you start saving, the less you have to save overall

A retirement calculator will help you check your progress.

WHAT'S NEXT
Try our retirement calculator

It's the million-dollar question — literally: How much should I save for retirement?

As a rule of thumb, most experts recommend an annual retirement savings goal of 10% to 15% of your pretax income. High earners generally want to hit the top of that range; low earners can typically hover closer to the bottom since Social Security will usually replace more of their income.

But rules of thumb are just that, and how much you should save for retirement will depend a lot on your future, both the known and unknown parts, such as:

- Your life expectancy
- Your current spending and saving levels
- Your lifestyle preferences in retirement
Bottom line: Make sure that your offers are an easy to find and apparent feature of your site by including paths to the offers on every page.

**Diversify With Paid Traffic**

SEO is undoubtedly the main focus of NerdWallet’s strategy, but being able to run paid traffic profitably is one of the most valuable things you can do.

Although NerdWallet doesn’t seem to talk about it much, they DO in fact run paid traffic through Adwords, Display, Facebook, Native Ads (outbrain, taboola) and more.

NerdWallet spends most of its PPC advertising on keywords that direct people to their:

- **Credit Cards Marketplace** (most of it goes here)
- **A landing page for online stock brokers**
Nerdwallet also runs Facebook ads, many to their various credit card offers.

However, they segment these by goal. Most of the ads do NOT go to their main credit card comparison page, but are segmented by which ones are best for students, for travel, cash back etc. This can help with targeting.

Here are some example:
Looking for free flights, hotel stays and constant rewards?

2018’s Excellent Travel Cards

NERDWARET.COM
Excellent Travel Credit Cards of 2018
With a travel card, you can take advantage of aweso...
Thanks to Facebook’s new feature, you can see all their current ads here.

Segment Users To The Right Offers Through Quizzes

For other offer categories on the site, NerdWallet has quizzes that are designed to qualify users for more relevant offers that they’re then shown.

They take some information...

Example: Refinance Student Loans
...and then direct you to specific offers based on your inputs:

### Student loan refinancing options for you

Refinancing replaces your current student loans with a new, private student loan at a lower interest rate, saving you hundreds or thousands over the lifetime of your loan. Get answers to your refinancing questions here.

<table>
<thead>
<tr>
<th>Lender</th>
<th>Fixed APR</th>
<th>Variable APR</th>
<th>Min credit score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education Loan Finance</td>
<td>3.09-6.69%</td>
<td>2.55-6.01%</td>
<td>680</td>
</tr>
<tr>
<td>commonbond</td>
<td>3.20-6.25%</td>
<td>2.48-6.25%</td>
<td>660</td>
</tr>
<tr>
<td>PENFED Credit Union</td>
<td>3.25-7.03%</td>
<td>2.69-7.43%</td>
<td>670</td>
</tr>
<tr>
<td>LendKey</td>
<td>3.49-8.72%</td>
<td>2.47-7.99%</td>
<td>660</td>
</tr>
</tbody>
</table>

*Pre-qualify before you apply
It's free, won't affect your credit, and will provide a personalized rate.*
They make sure to provide CTA’s to these personalized comparisons by their free tools, which also collect information:

![Mortgage calculator](image)

The personalization NerdWallet provides by collecting a little bit of information before sending a user to a money page likely does a lot to help with the conversions on those pages.

**Test, track and tweak to increase conversions**

In an [AMA](https://www.growthhackers.com/ama/nerdwallet) on GrowthHackers with NerdWallet’s Sr. User Researcher, Theodore Chao, he detailed how they do a ton of research and testing after designs launch on the site. Including A/B tests and conducting follow up interviews with users.
We can look at their credit cards comparison to demonstrate just how much they tweak:

Here’s what it looked like in 2010:
In 2012 they tweaked the design a bit to accommodate other offer categories, but the concept was generally the same:

In 2014 they tried something a lot different:
Then in 2015, they decided they didn’t need a CTA on their homepage to compare and save anymore!

Fast forward to the NerdWallet of today, and you can see that the CTA’s to start comparing offers is key to their conversion:
You can do the same type of A/B testing with tools like Optimizely or VWO.

When you track these factors before and after each change you make to your site, you get a better idea of whether or not you’re actually improving.

Keep Users Coming Back Again And Again With Sticky Tools

On their homepage, NerdWallet encourage users to become a “Nerdwallet Member” which gives them access to benefits like improving their credit score, tracking their spending, and saving more:
Then, when you sign up for an account, it asks you a series of questions to segment you:

**What are you most interested in?**

Don't worry, you can choose more later.

- Build and monitor my credit score
- Take control of my debt
- Save on bills, fees and more
- Stay on top of my spending
Carpe diem. Let’s make today the day you get more from your money.

And based on your answers, helps funnel you to more offers:

**Trim your bills and grow your savings.**

<table>
<thead>
<tr>
<th>Your bill provider</th>
<th>Your monthly bill amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T Wireless</td>
<td>$300.00</td>
</tr>
</tbody>
</table>

**ESTIMATED ANNUAL SAVINGS**

$680.02

How do you want to lower your AT&T Wireless bill?

- **Do it yourself**
  More time and effort, but no extra cost.
  Time involved: 1-3 hrs
  Fees: $0

- **Do it with Billshark**
  Pay a fee to get the hard work done for you.
  Time involved: 2 min
  Est. fees: $238.01

Additionally they offer more tools to segment and push to offers:
By having sticky tools, Nerdwallet keeps their visitors coming back again and again, and gives them more opportunities to buy!

Build A Relationship Through Email Marketing

Nerdwallet also does email marketing to keep people coming back and interacting more after they signed up for an account:
Email is a fantastic way to get more traffic as it is "owned media" - Meaning, once someone is on your list, YOU control when and how much you want to send to them (vs. Google algorithm changing, Facebook algo changing, etc).

You can leverage email by:

- Segmenting users by goal
- Sending helpful content to answer their top questions
- Pushing them towards offers
• Sending them news & updates

Conclusion

I hope this gives you some insight and some ideas how you can get more value out of YOUR search traffic.

If you like this kind of analysis and you’d like some help with your site, schedule a consultation with us!

www.thehoth.com